

IN RE:

GEORGE M. PAUL
MARY JO V. PAUL
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Repondents.

Case No.:19-20230

Chapter 13

Document No.: 58

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 15th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
4/15/24 9:05 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT

U.S. BANKRUPTCY JUDGE dmk

In re:
George M. Paul
Mary Jo V. Paul
Debtors

Case No. 19-20230-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 15, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ George M. Paul, Mary Jo V. Paul, 411 East Fairmont Avenue, New Castle, PA 16105-2604
15020963	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14996276	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980306	+ Wells Fargo, PO Box 98784, Las Vegas, NV 89193-8784

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 16 2024 00:02:16	BMO Bank N.A., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 16 2024 00:01:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: electronicbkydocs@nelnet.net	Apr 15 2024 23:52:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14980304	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 15 2024 23:52:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101
14993590	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 15 2024 23:52:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15000745	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 15 2024 23:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14984527	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 00:01:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15619224	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 16 2024 00:02:08	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15003882	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 15 2024 23:51:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15004819	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 16 2024 00:02:19	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2
Date Rcvd: Apr 15, 2024

User: auto
Form ID: pdf900

Page 2 of 2
Total Noticed: 14

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		WELLS FARGO BANK, N.A.
14980305	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Joint Debtor Mary Jo V. Paul julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor George M. Paul julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com

TOTAL: 6